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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/797,603	03/11/2004	Ayumi Hirayama	116692005300	3877
	7590 02/22/201 FOERSTER LLP	EXAMINER		
1650 TYSONS	BOULEVARD	BUCHANAN, CHRISTOPHER R		
SUITE 400 MCLEAN, VA 22102			ART UNIT	PAPER NUMBER
ŕ			3627	
			MAIL DATE	DELIVERY MODE
			02/22/2010	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Advisory Action Before the Filing of an Appeal Brief

Application No.	Applicant(s)	
10/797,603	HIRAYAMA ET AL.	
Examiner	Art Unit	
CHRISTOPHER R. BUCHANAN	3627	

	BOCHANAN		
The MAILING DATE of this communication appear	ars on the cover sheet with the c	correspondence add	ress
THE REPLY FILED <u>03 February 2010</u> FAILS TO PLACE THIS A	APPLICATION IN CONDITION FO	R ALLOWANCE.	
1. The reply was filed after a final rejection, but prior to or on application, applicant must timely file one of the following rapplication in condition for allowance; (2) a Notice of Appe for Continued Examination (RCE) in compliance with 37 Coperiods:	the same day as filing a Notice of A eplies: (1) an amendment, affidavi al (with appeal fee) in compliance	Appeal. To avoid abar t, or other evidence, w with 37 CFR 41.31; or	hich places the (3) a Request
a) The period for reply expiresmonths from the mailing	date of the final rejection.		
b) The period for reply expires on: (1) the mailing date of this Ac no event, however, will the statutory period for reply expire la	ter than SIX MONTHS from the mailing	g date of the final rejection	on.
Examiner Note: If box 1 is checked, check either box (a) or (b) MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f)).		
Extensions of time may be obtained under 37 CFR 1.136(a). The date of have been filed is the date for purposes of determining the period of extender 37 CFR 1.17(a) is calculated from: (1) the expiration date of the state forth in (b) above, if checked. Any reply received by the Office later that may reduce any earned patent term adjustment. See 37 CFR 1.704(b). NOTICE OF APPEAL	ension and the corresponding amount of the corresponding a	of the fee. The appropria nally set in the final Offic	ate extension fee e action; or (2) as
 The Notice of Appeal was filed on A brief in compl filing the Notice of Appeal (37 CFR 41.37(a)), or any exten Notice of Appeal has been filed, any reply must be filed with AMENDMENTS 	sion thereof (37 CFR 41.37(e)), to	avoid dismissal of the	
 The proposed amendment(s) filed after a final rejection, b 	out prior to the data of filing a brief	will not be entered be	.001100
(a) ☐ They raise new issues that would require further con (b) ☐ They raise the issue of new matter (see NOTE below	sideration and/or search (see NO		cause
(c) ☐ They are not deemed to place the application in bett appeal; and/or	er form for appeal by materially red	ducing or simplifying th	ne issues for
(d) ☐ They present additional claims without canceling a c	orresponding number of finally reje	ected claims.	
NOTE: (See 37 CFR 1.116 and 41.33(a)).			
4. $oxedsymbol{oxed}$ The amendments are not in compliance with 37 CFR 1.12		mpliant Amendment (I	PTOL-324).
5. Applicant's reply has overcome the following rejection(s):			
 Newly proposed or amended claim(s) would be allowed non-allowable claim(s). 			
7. For purposes of appeal, the proposed amendment(s): a) how the new or amended claims would be rejected is provided the status of the claim(s) is (or will be) as follows:		I be entered and an ex	kplanation of
Claim(s) allowed: Claim(s) objected to:			
Claim(s) rejected:			
Claim(s) withdrawn from consideration:			
AFFIDAVIT OR OTHER EVIDENCE			
 The affidavit or other evidence filed after a final action, but because applicant failed to provide a showing of good and was not earlier presented. See 37 CFR 1.116(e). 			
9. The affidavit or other evidence filed after the date of filing a entered because the affidavit or other evidence failed to over showing a good and sufficient reasons why it is necessary	vercome <u>all</u> rejections under appea	al and/or appellant fails	s to provide a
 The affidavit or other evidence is entered. An explanation REQUEST FOR RECONSIDERATION/OTHER 	of the status of the claims after er	ntry is below or attach	ed.
11. The request for reconsideration has been considered but See Continuation Sheet.	does NOT place the application in	condition for allowan	ce because:
12. Note the attached Information <i>Disclosure Statement</i> (s). (I 13. Other:	PTO/SB/08) Paper No(s)		
/F. Ryan Zeender/ Supervisory Patent Examiner, Art Unit 3627	/Christopher R Buchana Examiner, Art Unit 3627	an/	

Application No.

Continuation of 11. does NOT place the application in condition for allowance because: applicant argues that the prior art does not disclose all the recited features of the claimed invention, in particular calculating debit information, and that the prior art teaches away from the claimed invention. The examiner disagrees and stands by the rejection. Applicant's points have already been addressed in the final rejection of 12/15/09 and the examiner stands by the response in that action.